

Legal Notice

**If You Had Home or Auto Insurance in Texas,
*You Could Benefit From A Class Action Settlement***

A Settlement has been reached with certain Insurance Exchanges and Providers (“the Defendants”) in a class action lawsuit about the pricing and marketing of homeowners and automobile insurance policies. A complete list of Defendants is available at www.TexasFarmersSettlement.com. The Settlement provides payments to eligible policyholders.

What Is This About?

The State of Texas claims that, during 1999 to 2003, the Defendants charged rates that resulted in excessive premiums for its HO-A homeowners policy and used unfair or deceptive practices involving the determination of certain fees, discounts, and policy offerings, and improper use of credit scoring and certain risk assessments.

The lawsuit also claims that, during the same time-frame, the Defendants: 1) failed to provide adequate notices that information on certain policyholders’ credit reports may have impacted their premiums or policy placement, 2) used anticompetitive practices in the sale and marketing of homeowners and automotive insurance policies, and 3) improperly stopped offering HO-B homeowners policies. The Defendants deny these claims and maintain they did nothing wrong.

Who’s Included?

Generally, the Settlement includes Texas homeowners or automobile insurance policyholders who had certain types of insurance policies with the Defendants between October 1, 1999 and February 28, 2003. The Settlement includes three Classes: Rate, Discount, and Credit Usage Notice. You may be member of more than one Class. More information about included policies is available at the website.

What Can You Get?

The Defendants will pay rate reductions or discounts to the Rate Class and Discount Class Members (calculated on a case-by-case basis) and provide an additional sum to be paid to Rate Class and Discount Class Members with eligible claims proportionally. The Defendants will also provide payments of \$35 to eligible Credit Usage Notice Class Members for not receiving adequate notice about the Defendants’ use of their credit information. Policyholders who renewed or received a new HO-A insurance policy from the Defendants after November 11, 2002 and before September 1, 2003, have already received an additional reduction in premiums.

How to Get Benefits.

Payments to the Rate and Discount Classes will be made automatically. You must submit a Claim Form by **April 1, 2016** to get benefits as a Credit Usage Notice Class Member. If

you did not receive one in the mail, you may request a Claim Form at the website or by calling 1-888-222-0691.

Your Other Rights.

If you don't want a payment from this Settlement and you don't want to be legally bound by it, you need to exclude yourself in writing by **November 13, 2015** or you won't be able to sue the Defendants about the claims in this case. If you ask to be excluded, you can't get a payment from the Settlement. If you stay in the Settlement, you may object to it by **November 13, 2015**, but will be bound by the terms of the Settlement if it is approved by the Court.

You may have received or seen other notices about other class actions about insurance policy options, premium rates, and/or credit report usage. The website has more information about how these cases affect your eligibility to participate in this Settlement.

The Court will hold a hearing on **February 1, 2016** to consider whether to approve the Settlement. You can appear at the hearing, but you don't have to. You can hire your own attorney, at your own expense, to appear or speak for you at the hearing.

For complete information:

Visit: www.TexasFarmersSettlement.com

Call: 1-888-222-0691